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## ABSTRACT OF THE DISCLOSURE

A method and processing system for using biometric characteristics such as physiological traits to monitor machine usage. In a preferred method, a database of information pertaining to machines to be monitored and biometric characteristics of users of the machines is provided. Mechanisms for determining biometric characteristics of users of the machines during usages of the machines are also provided. A communications mechanism is employed to transmit the biometric characteristics of the users of the machines, and machine usage information associated with the usages of the machines, to a processor which has access to the database of information. The processor is employed to process the biometric characteristics of the users of the machines, the machine usage information, and information from the database to determine amounts to be allocated and/or charged for the usages of the machines.